

**STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
BUREAU OF INSURANCE**

*In re:*

**EMANUEL FRANCISCO CID  
Maine License No. PRN 178869  
National Producer No. 15796792**

**Docket No. INS-12-205**

**LICENSE REVOCATION  
NOTICE, ORDER,  
and  
OPPORTUNITY FOR  
HEARING**

**NOTICE TO EMANUEL FRANCISCO CID:**

Effective as of **April 2, 2012**, your Maine nonresident insurance producer license will be **REVOKED** without further formal proceedings unless you request a hearing as specified below.

The reasons for license revocation are as follows:

- 1 The State of North Dakota denied your application for a nonresident insurance producer license on November 15, 2010, which constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
- 2 The Commonwealth of Virginia revoked your insurance agent license on October 6, 2011. The Virginia revocation also constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(I) for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.
- 3 You have failed to report the above license actions to the Maine Superintendent of Insurance as required by 24-A M.R.S. §1420-P(1), which also constitutes grounds for revocation of your Maine license under 24-A M.R.S. §1420-K(1)(B), for violating insurance laws.
- 4 You were convicted of theft in 1993, which is a felony involving dishonesty as an element, and therefore indicates that you are prohibited from engaging in the business of insurance under 18 United States Code §1033 unless you have received written consent from an appropriate regulatory authority.

Therefore, based upon the above grounds, your Maine insurance producer license is **revoked** as of **April 2, 2012** pursuant to 24-A M.R.S. §§1417 and 1420-K, subject to your right to request a hearing.

**Under the Maine Insurance Code, specifically 24-A M.R.S. §1417 and §1420-K, you have the right to a hearing before the Superintendent or his designee. If you request a hearing, you will have the right to present evidence and arguments in your defense, and the staff of the Bureau of Insurance will bear the burden of proving each violation by a preponderance of evidence.**

**If you request a hearing, you will receive further communication regarding scheduling. The matters to be determined through the hearing process are whether you committed one or more of the violations listed above, and if so, the appropriate sanctions for those violations. The sanctions imposed after a hearing can include any available remedy under applicable laws, including the payment of civil penalties.**

**To request a hearing, you must notify the Bureau of Insurance in writing no later than April 2, 2012. If you do not file a written request for a hearing within 30 days from the time you know or reasonably should have known of the intended revocation of your license, you will lose your right to request a hearing on this matter, and your license revocation will be final and entered into Bureau records, in accordance with this Notice and Order.**

Any request for a hearing, as well as all other communications regarding this Notice, Order, and Opportunity for Hearing must be addressed to Bureau staff Attorney Arthur G. Hosford, Jr., Bureau of Insurance, #34 State House Station, Augusta, ME 04333-0034. You may also reach Attorney Hosford by e-mail at [arthur.g.hosford.jr@maine.gov](mailto:arthur.g.hosford.jr@maine.gov) or telephone at 207 624-8429.

February 29, 2012

---

ERIC A. CIOPPA, Superintendent